Case 3:17-bk-30912 Doc 28 Filed 06/14/17 Entered 06/14/17 15:13:29 Desc Main Document Page 1 of 2 CAJ\sbt 06/01/2017

IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF OHIO WESTERN DIVISION – DAYTON

IN RE:)	CHAPTER 7
)	
KELLY DENISE HENSLEY)	CASE NO. 17-30912
)	
Debtor)	JUDGE LAWRENCE S. WALTER

RESPONSE OF FIRST GUARANTY MORTGAGE CORPORATION TO CHAPTER 7 TRUSTEE'S OBJECTION TO MOTION FOR RELIEF FROM STAY (Motion for Relief #15, Objection #19)

Now comes FIRST GUARANTY MORTGAGE CORPORATION, hereinafter referred to as "FIRST GUARANTY", by and through its attorney, and files the within designated Response to the Chapter 7 Trustee's Objection to Motion for Relief from Stay in which he seeks authority to market and sell the Real Estate at 8009 Volk Drive, Dayton, Ohio 45415, while suggesting that there would be insufficient funds to pay the mortgage loan in full as he mentions a carve out would be needed to provide an asset to the estate, and requests a hearing with respect to same.

FIRST GUARANTY represents that they object to any sale of the property that does not pay their mortgage in full. The Trustee's proposal would prejudice the rights of the secured creditor.

WHEREFORE, FIRST GUARANTY requests that the court grant the requested Motion for Relief from Stay and separate Motion to Compel Trustee Abandonment of 8009 Volk Drive, Dayton, Ohio 45415.

Respectfully submitted,

/s/ Cynthia A. Jeffrey
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CERTIFICATE OF SERVICE

I hereby certify a copy of the foregoing Response of FIRST GUARANTY MORTGAGE CORPORATION to Objection to Claim was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants register in this case at the email address registered with the court and (ii) **by ordinary U.S. Mail** on June 14, 2017 addressed to:

- 1. Kelly Denise Hensley, Debtor 6605 Hidden Knolls Court Dayton, OH 45449
- Montgomery County Treasurer
 451 West Third Street, Second Floor
 Dayton, Ohio 45422

/s/ Cynthia A. Jeffrey

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